

In Re:
Harris Claiborne Frazier
79 Grandview Circle
Brandon, MS 39047
xxx-xxx-6390

Case No. 08-03051-ee
Chapter 7

TO: Derek A. Henderson
Chapter 7 Trustee
111 E. Capitol Street
Ste. 455
Jackson, MS 39201

Mr. Ronald H. McAlpin
Assistant U.S. Trustee
100 W. Capitol Street
Ste. 706
Jackson, MS 39269

AFFECTED CREDITOR(S)

(See attached matrix for name and address of each affected creditors.)

NOTICE TO CREDITORS ADDED TO DEBTOR(S) CREDITOR LIST/MATRIX

YOU ARE HEREBY NOTIFIED the above named debtor has filed with the Bankruptcy Court an Amended Creditor List/Matrix listing you as a creditor. (See copy of Meeting of Creditors notice attached).

YOU ARE FURTHER NOTIFIED that if you wish to examine the debtor under oath, you must request of the U. S. Trustee an adjourned Meeting of Creditors. Said request must be made within 20 days from the date of mailing of this notice.

YOU ARE FURTHER NOTIFIED that the affected creditor has 60 days from the date of mailing of this Notice to file a complaint objecting to the debtor's discharge under § 727 (a) of the Bankruptcy Code or a complaint to determine the dischargeability of a debt under § 523 (c) of the Code or to file a motion to seek an extension of time for filing a complaint, unless a longer period of time is provided by Rules 4004, 4007 and 9006, of the Federal Rules of Bankruptcy Procedure.

YOU ARE FURTHER NOTIFIED that if the attached Meeting of Creditors notice contains language "Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So", then, you do not need to file a claim at this time. However, if notice contains a Proof of Claim deadline, as an added creditor you have 90 days from the date this notice is mailed to file a Proof of Claim.


ROB CURTIS ; MSBAR #10394

P.O. BOX 4169
JACKSON, MS 39296
PHONE: (601) 991-0711
FAX: (610) 956-1585


CERTIFICATE OF SERVICE

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I, the undersigned attorney for the above referenced Debtor(s), do hereby certify that I have this date mailed a true and correct copy of the Notice to Creditors Added to Debtor(s) Creditor Matrix and a copy of the Meeting of Creditors notice to the affected creditor(s), Case Trustee and U. S. Trustee at the above listed address (es).

DATED: 11/18/08



Signature of Attorney for Debtor(s)

Rob Curtis
Attorney at Law
P.O. Box 4169
Jackson, MS 39296
Phone: (601) 911-0711

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Entered 12/01/08 09:24:05

Desc Main

UNITED STATES BANKRUPTCY COURT

Southern District of Mississippi

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/8/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Harris Claiborne Frazier
79 Grandview Circle
Brandon, MS 39047

Case Number:
08-03051-ee

Social Security/Taxpayer ID/Employer ID/Other Nos.:
426-19-6390

Attorney for Debtor(s) (name and address):

Rob Curtis
Post Office Box 4169
Jackson, MS 39296-4169
Telephone number: 601-991-0711

Bankruptcy Trustee (name and address):

Derek A Henderson T1
111 E. Capitol St.
Suite 455
Jackson, MS 39201
Telephone number: 601-948-3167

Meeting of Creditors

NOTICE:DEBTOR(S) MUST PROVIDE ORIGINAL PICTURE IDENTIFICATION AND PROOF OF SOCIAL SECURITY NUMBER TO THE TRUSTEE AT THE MEETING OF CREDITORS. FAILURE TO DO SO MAY RESULT IN YOUR CASE BEING DISMISSED.

Date: December 3, 2008

Time: 09:00 AM

Location: 100 West Capitol Street, Suite 707, Dr. A. H. McCoy Federal Building, Jackson, MS 39269

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 2/1/09

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

100 East Capitol St.
P.O. Box 2448
Jackson, MS 39225-2448
Telephone number: 601-965-5301

For the Court:

Clerk of the Bankruptcy Court:
Danny L. Miller

Hours Open: Monday - Friday 8:00 AM - 4:30 PM

Date: 10/21/08

Filing of Chapter 7
Bankruptcy Case

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.

Legal Advice

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.

Creditors Generally
May Not Take Certain
Actions

Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.

Presumption of Abuse

If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

Meeting of Creditors

A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.

Do Not File a Proof of
Claim at This Time

There does not appear to be any property available to the trustee to pay creditors. *You therefore should not file a proof of claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Discharge of Debts

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.

Exempt Property

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.

Bankruptcy Clerk's
Office

Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.

Creditor with a
Foreign Address

Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side for Important Deadlines and Notices

FAILURE OF THE DEBTOR(S) AND DEBTOR(S)' ATTORNEY TO APPEAR AT THE SEC. 341(a) MEETING, TO TIMELY FILE SCHEDULES AND RELATED DOCUMENTS, TO PAY REQUIRED FEES OR TO PRODUCE REQUIRED PAYMENT ADVICES AND INCOME TAX RECORDS PURSUANT TO 11 USC SEC. 521 MAY RESULT IN DISMISSAL OF THIS CASE WITHOUT FURTHER NOTICE.

ACOUSTICS, INC.
C/O JEREMY MCNINCH
111 CAPITOL BUILDING
111 E CAPITOL, STE 101
JACKSON, MS39201

CCS / FIRST NATIONAL BANK
500 E 60TH ST. N
SIOUX FALLS, SD 57104

GMAC
P.O. BOX 105677
ATALANTA, GA 30348

ADV RECOVERY
972 HIGH STREET
JACKSON, MS 39207

CITZ NATIONAL BANK
P.O. BOX 911
MERIDIAN, MS 39302

GEMB / BANANA REP
P.O. BOX 981400
EL PASO, TX 79998

AMEX
P.O. BOX 297871
FORT LAUDERDALE, FL 33329

CMI
4200 INTERNATIONAL
CARROLLTON, TX 75007

GMAC
P.O. BOX 130424
ROSEVILLE, MN 55113

AMY ATWOOD FRAZIER
144 OVERLOOK POINTE
RIDGELAND, MS 39157

CONNIE M. SMITH, ESQ.
C/O SHOWS POWELL
2950 LAYFAIR DR.
STE 101
FLOWOOD, MS 39232

HEALTHCARE FINANCIAL S
643 LAKELAND EAST DR.
JACKSON, MS 39232

AMY ATWOOD FRAZIER
C/O DON MCGRAW, JR.
MONTGOMERY, MCGRAW
P.O. BOX 1039
CANTON, MS 39046

HFS SVCS
643 LAKELAND EAST DR
JACKSON, MS 39232

COPELAND, COOK, TAYLOR & BUSH
ATTORNEYS AT LAW
P.O. BOX 6020
RIDGELAND, MS 39158

DISTRICT TAXPAYER OFFICE
ATTN: MR. MAX HENRY
SPECIAL PROCEDURES
100 W. CAPITOL STOP 18
JACKSON, MS 39269

ERGON PROPERTIES
C/O WATSON & JONES, PA
P.O. BOX 23546
JACKSON, MS 39225

HOLLY MERKH HUGHES
C/O LOI REED, ESQ.
PURYER, NEWMAN
P.O. BOX 40
FRANKLIN, TN 37065

IRS
C/O U S ATTORNEY
188 E CAPITOL
STE 500
JACKSON, MS 39201

MEDICAL DATA SYSTEMS I
645 WALNUT ST STE 5
GADSDEN, AL 35901

IRS
P.O. BOX 145585
STOP 842DG
CINCINNATI, OH 45250-5585

MISS STATE TAX COMM
ATTN: MARY LARSON
P.O. BOX 1033
JACKSON, MS 39215

OMNI BANK
P.O. BOX 468
BAY SPRINGS, MS 39422

JAMES WALKER, ESQ
MADISON CO DHS
P.O. BOX 669
CANTON, MS 39046

OMNI BANK
C/O WILLIAM LITTLE
LENTZ & LITTLE, PA
P.O. BOX 22642
JACKSON, MS 39225

MR. BILLY ATWOOD
C/O DON MCGRAW, JR.
MONTGOMERY, MCGRAW
P.O. BOX 1039
CANTON, MS 39046

OMNI BANK
P.O. BOX 22624
JACKSON, MS 39225

SHERRY FRAZIER
79 GRANDVIEW CIRCLE
BRANDON, MS 39047

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LAW CONSTRUCTION CO
C/O THOMAS, GERTY
WYATT, TARRANT & COMBS
P.O. BOX 16089
JACKSON, MS 39236

SOUTHEAST
P.O. BOX 15209
HATTIESBURG, MS 39047

MARGARET A. FRAZIER
C/O CONNIE SMITH, ESQ
2950 LAYFAIR DR.
STE 101
FLOWOOD, MS 39232

THE AMERICAN INSURANCE COMPANY
C/O KENNETH PERRY
SHELL, BUFORD, PLLC
P.O. BOX 157
JACKSON, MS 39205

MARK SMITH
C/O DALE SCHWINDAMAN
SCHWINDAMAN LAW FIRM
112 BYRAM PKWAY STE A
BYRAM, MS 39272

TOYOTA MOTOR CREDIT CO
8550 UNITED PLAZA BLVD S
BATON ROUGE, LA 70809

MARK SMITH
C/O SCHWINDAMAN LAW FIRM
112 BYRAM PARKWAY
STE A
BYRAM, MS 39272

MS. SHIRLEY HINES
C/O JIM MARTIN, ESQ.
388 HIGHLAND COLONY PARKWAY
RIDGELAND, MS 39157

TOYOTA MOTOR CREDIT COMPANY
8550 UNITED PLAZA
BOULVDARD SOUTH
BATON ROUGE, LA 70809

TRUSTMARK NAT BANK
SPECIAL ASSETS DEPT
P.O. BOX 1928
BRANDON, MS 39043

WATERPROOFING SYSTEMS
C/O DORSEY CARSON
BURR & FORMAN
401 E CAPITAL, STE 100
JACKSON, MS 39201

WILLIAM MATHISON, IV
C/O ROBERT HUTCHISON FORMAN
PERRY LLP
P.O. BOX 2608
JACKSON, MS 39225

TRUSTMARK NAT. BANK
JACKSON MAIN OFFICE
P.O. BOX 291
JACKSON, MS 39205

TRUSTMARK NAT. BANK
C/O GREGORY HARPER
ATTORNEY AT LAW
3 COUNTRY PLACE
PEARL, MS 39208

TRUSTMARK NATIONAL BANK
P.O. BOX 291
JACKSON, MS 39205

TRUSTMARK NATIONAL BANK
248 E CAPITOL ST.
JACKSON, MS 39201

WASH MUTUAL / PROVIDIAN
P.O. BOX 9180
PLEASANTON, CA 94588